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ABSTRACT

A study on family structure and values among the poorest of all welfare recipients, homeless families found that not only has the traditional family structure broken down, but that there are stark contradictions between the reality of the lives of homeless women and the values they hold. The traditional family may actually be obsolete for this population. One finding is paramount, however, and that is that education is a strong predictor of the stability of family structure and of a family's ability to rise out of poverty and become independent. It will be useless to attempt to instill values through placement of children in orphanages or by placing financial sanctions on single mothers. Instead, it is important to develop viable policy options that enable families to stay intact and become self-sufficient. The reality is that poor single mothers still want to live independently and responsibly for their children. Education is the key to escaping welfare. The American Family Inns concept is endorsed as a way to keep families together and provide education for mothers and their children. Two figures and one table illustrate the discussion. Contains three references. (SLD)

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An American Family Myth:

Every Child At Risk

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Every Child At Risk

At eighteen, Tanya is the mother of a two-year old son who has never seen his father and never known a home. Although she grew up in a working poor family, today she is homeless. She represents the "Notched-Down Generation".

Values, Values, Values . . .

Today the staggering numbers of single mothers and pregnant teenagers have been the driving force behind a growing clamor to restore family values.* Ever since Former Vice President Quayle focused popular attention on this issue, illegitimacy has been blamed for the dramatic increases in substance abuse, school dropout rates and crime. The reality of American family life today, however, is far more complex than the simplistic picture painted by rhetoric and anecdote. Our nation's poorest families are at risk, and will remain so unless we make a serious attempt to understand and address the crisis of stability that faces them.

Today one in every four children is born to a single mother. One third of those mothers—or 500,000—are teenagers.

In response, Homes for the Homeless and its research division, the Institute for Children and Poverty conducted a study on family structure and values among the poorest of all welfare recipients: *homeless families*.[1] The study found that not only has the traditional family structure broken down, but with this erosion have come stark contradictions between the *reality* of homeless women's lives and the values they hold. In fact, preliminary findings of the study suggest that the traditional family *may be obsolete* for this population. Of all the findings, however, one trend is paramount: education is a strong predictor of the stability of family structure *and* of a family's ability to rise out of poverty and become independent.

In essence, the results of this study demonstrate that for America's poorest, the family has become a loosely knit, transitory group. And *unless education is emphasized*, children may age to adulthood without the critical skills, values, and self-esteem typically instilled in a traditional family structure.

The challenge that emerges, then, is not simply to attempt to instill "values" through the placement of children in orphanages or the financial sanctions of single mothers, but rather to develop viable policy options which enable families to stay intact and become self-sufficient.

The Obsolete Family?

The typical homeless family today consists of an unmarried 20 year-old mother with one or two children under the age of 6, probably fathered by different men. In all likelihood she never completed high school, never worked to support her family, and had at least one abortion by age 16. There is a one in five chance that she was in foster care as a child; if so, she is more than twice as likely as other homeless mothers to have an open case of child abuse or neglect with a child welfare agency.

While some will argue that this snapshot reflects a deterioration in *family values*, what it also depicts is a fundamental change in the *make-up* of America's poorest families. While homeless mothers may believe in the ideal of the traditional family—children living with their married parents—for most, it has little connection to their current reality. For these mothers, marriage has all but disappeared, and single-parent households have become the norm. Today, *87 percent* of these mothers have never been, and perhaps never will be, married. In fact, homeless children today are three times more likely than non-homeless children to be born to single mothers.

* Family values, as discussed here, are defined as attitudes and opinions toward: marriage, parenthood, education, employment, independence and responsibility. The purpose of this paper is to provide preliminary research which demonstrates the paradoxes inherent in family values, particularly within the context of homeless mothers and children on public assistance. Further research will be necessary to gain a more solid understanding of the causes and effects of the complex trends highlighted in this paper.

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Over the last decade, the rate of births to unwed teenagers increased by a daunting 120 percent.

Just as significant is the steep decline in their age. Only a decade ago, the average age of a homeless mother was 35—today it is only 20. Young and on their own, these mothers never had a chance to develop skills or create the value system necessary to build a stable, supportive environment for their children. By all accounts, these families are in the midst of crisis.

The "Notched-Down" Generation

The childhood histories of these mothers provide startling new insight into the changes in their family structures and values. Many assume that today's single mothers must have been raised in equally poor and fragmented families and were not exposed to traditional family values such as marriage or a strong work ethic. *However, the study found that this was not the case.* Roughly 50 percent of the mothers were themselves born into two-parent households. Moreover, more than half of the mothers grew up in families that were self-sufficient and received *no* public assistance.

Children who grew up in families that were not recieving public assistance found themselves "notched-down" the social and economic ladder into dependency and homelessness.

These women and their children represent a disheartening phenomenon in our society: they are the *"notched-down"* children of the working poor. Like their middle class counterparts, they had to accept a lower standard of living than their parents. For the middle class, that decline meant smaller incomes, smaller homes and fewer children. For those from working poor families—who were already living at the fringe of poverty—it meant dropping out of school, having a child, moving onto public assistance and even becoming homeless. Intentionally or not, the economics of the 1980s forced many Americans to tighten their belts, and further *"notched"* the children of the working poor down the social and economic ladder.

Regardless of whether they grew up in families dependent on public assistance or in working poor families, life for all these women quickly became uniform:

- *71 percent didn't plan their first pregnancy;*
- *63 percent gave birth in their teens;*
- *21 percent gave birth by age sixteen;*
- *56 percent have had at least one abortion;*
- *30 percent had an abortion by age sixteen.*

As for their children:

- *Close to half have had no contact with their fathers;*
- *Three in four receive no financial support from their fathers;*
- *Virtually all are growing up dependent on public assistance.*

Pushed into dependency at such an early age, these mothers have either never acquired or have disregarded traditional family values for themselves. It is this neglect of values that places yet another generation—*their children*—at risk of dependency.

Beliefs & Values. . . Far From Reality

Not surprisingly, with the rise in single-parent families has come a shift in beliefs about marriage, family and independence. Homeless mothers' beliefs about themselves are frequently contradicted by both their own lives and the more traditional values they wish to impart to their children.

While almost two-thirds agree that marriage has a positive effect on children, barely half feel it is important to be married. They have adopted the attitude that marriage is "no guarantee for the ideal family." Most did not want to marry the father of their child, and didn't.

Whether it was ever an option for them or not, marriage is simply not the answer for these young women.

Interestingly enough, this change in values may have stemmed from being a member of the *"notched-down generation"*. Whether they grew up on public assistance or in working poor families, virtually all of the homeless mothers today receive public assistance—Aid to Families with Dependent Children (AFDC). Because AFDC is driven by the presence of children in the household and *not* by marriage, single women who have a child are guaranteed a steady income. With their own welfare check, mothers need no longer depend on a husband to support their family. They are, in a sense, the *"Murphy Browns" of poverty.*

The critical difference between the character of Murphy Brown and these mothers, however, is that although homeless women can *bear* children alone, they have neither the skills to support them independently nor to raise them to *be* independent. And unlike their middle class counterparts who may receive alimony or child support enabling them to work, these young mothers receive no supports, and have few choices. Without a complete education and work experience, they are unequipped to succeed. And although homeless mothers may not depend upon a wage-earner in the family, they *have* become dependent on public assistance. Unless their current circumstances change dramatically, they may never be able to break the cycle of poverty.

> ***A** family headed by a single young mother is seven times more likely to be poor than other families, and far more likely to end up on welfare.*[2]

But Not My Child. . .

Yet when mothers talk about their children, traditional family values are resurrected. The study revealed that despite fundamental changes in the structure of poor families and the mothers' cynicism toward marriage, *the values they say they want to instill in their children are those typically associated with a traditional family structure: responsibility, self-sufficiency, independence, and commitment to family.*

Most significant is that, in direct contradiction to their own lives, over 80 percent of mothers feel it is important for their children to be married *before* they have children of their own. Although most mothers were *under* age 18 when they had their first child, they feel that their children should wait until at least age 25 before starting their own families. Perhaps envisioning brighter futures, *these mothers want their children's decisions on marriage and family to be decidedly different from their own.*

> ***H**omeless mothers are under the illusion that they are the "Murphy Browns" of poverty— 'My child and I are making it alone'. In reality, they are lost in the cycle of dependency.*

The reality is that they still aspire to live independently and responsibly, if not for themselves, then for their children. And although many argue that these mothers are content to simply live off of welfare, the majority declared that they plan to be off of public assistance in 2 years, and 90 percent intend to get full time employment to support their family.

Experience dictates, however, that these mothers probably can not achieve long-term independence from welfare. Although they may desire to become independent and self-sufficient, the obstacles they face are far too daunting to overcome without intervention. These mothers lack not only housing and jobs, but in addition are frequently forced to contend with a host of other problems: a lack of education, domestic violence, poor health, and substance abuse.

Likewise, their independent living and parenting skills are stunted, further jeopardizing their children's chances for healthy development. *Without education, their children may grow up to perpetuate the only reality they know: dependency, chronic poverty and homelessness.*

Education: Unlocking the Door

Most paralyzing for the notched-down generation is their incomplete education. *Almost two-thirds of homeless mothers today did not graduate from high school.* In fact, most dropped out before the 10th grade, and many have less than a 6th grade literacy level.

Not surprisingly, the study revealed that the one in three *who did graduate from high school* tended to come from more stable backgrounds with more traditional family values. They were more likely to have been born to married parents and more likely to have grown up in working poor families. Furthermore, a greater percentage of graduates said that they wanted to raise their children the way they were raised and that they thought marriage has a positive effect on a child.

In keeping with this, mothers who graduated were much more likely to achieve traditional goals. Compared to those who didn't finish school, graduates are:

- *Four times more likely to have begun a family* ***after*** *age 18;*
- *Three times more likely to have married their child's father;*
- *Almost twice as likely to have only one child.*

Without a doubt, *education is the key to better family planning, more stable family structures, and a greater chance of escaping poverty.* However for homeless mothers, this key is missing. Unfortunately, just as most mothers have abandoned traditional family values, they have abandoned education, abandoned employment, abandoned the institution of marriage, and ultimately, abandoned independence. And without intervention and assistance, a homeless mother's final abandonment may be the most costly: her children.

In the last five years, the number of children placed in foster care in New York City alone tripled. Education may not be their only chance, but it's their best chance!

At the Crossroads: Responsibility and Hope

As this study reveals, family structure has broken down and values have become increasingly at odds with reality. With even less than their parents had, homeless mothers are preparing to hand down this legacy to their children. Unfortunately, while suggestions for remedying the crisis of welfare are filled with the well-intentioned rhetoric of "responsibility", they are often misguided and shortsighted.

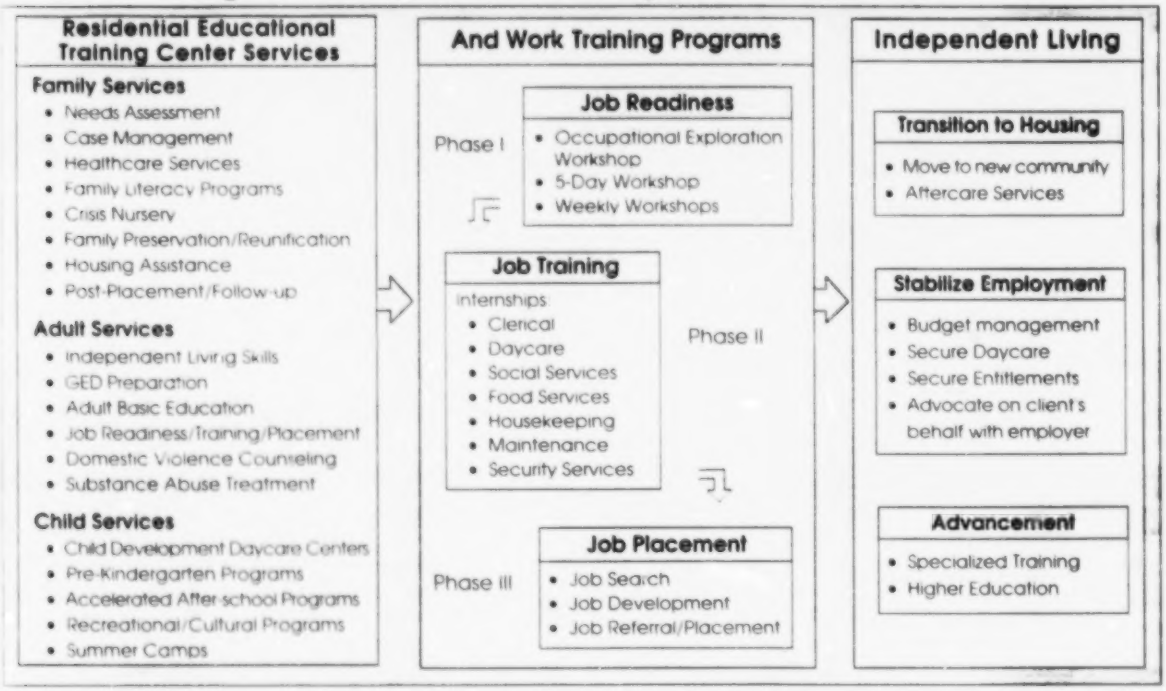
Substituting harsher welfare eligibility standards for disadvantaged families or relocating children to orphanages and ushering parents to shelters are not positive solutions and will, in fact, result in enormous social and economic costs. Historically, orphanages or group homes have not worked and presently, young single female-headed families are failing. Simply put, these alternatives will only further "notch" young families down.

American Family Inns: A "Right" Turn

But then what *is* to be done? For homeless families in particular, a new conceptually dynamic approach may hold the answer. In ***American Family Inns***—Residential Education Training (RET) Centers for entire families—parents can return to their education while children begin theirs; a young mother can become job-readied and then job trained; and independent living skills can be instilled—eliminating dependence on public assistance. In essence, these Inns are the "main streets" of the 1990s—one-stop shopping centers where all necessary services can be cost-effectively and efficiently provided, under one roof. Without separating the family, ***American Family Inns*** can foster independence and initiative—keys to family "responsibility". As Figure 1 illustrates, families move from education and social services to job readiness, job training, and finally, to permanent housing and employment.

The infrastructure for such family-focused, residential education-based facilities already exists. In New York City, Homes for the Homeless has been operating four such *American Family Inns*—RET Centers—since 1986 and has served over 8400 families and 18,300 children.[3] These centers

Figure 1: The American Family Inn—"Main Street"



have been enormously successful in not only ending the cycle of homelessness, but in breaking the cycle of dependency as well. In *American Family Inns*, families are taught responsibility and embark on the socialization process of education, employment, and traditional family values. Through the educational jump start initiated here, families leave these RET Centers with the desire to continue on to higher levels of training and education—imperatives to successfully compete in the increasingly sophisticated workplaces of the future.

A Time for Us

A decade ago, the average age of a homeless mother was 35 and her children were most likely adolescents. Whether or not one could have had a constructive impact on their lives will remain questionable. But for today's families—young 19 or 20 year-old mothers with children under the age of 6—the opportunity has never been greater, and the probability has never been higher, to profoundly affect and redirect their futures.

Moreover, all this can be achieved for a far lower cost than proposed alternatives. As Table 1 demonstrates, the cost of breaking up an average family of three on public assistance—placing the children in orphanages and forcing the parent to an adult shelter—is roughly $40,000 per child and $18,000 per adult, or approximately $100,000 per family annually. Exorbitant as these figures are, they are minuscule when compared to the social impact—and costs—that will be caused by such actions. By contrast, the expense of preserving family unity is nominal: placing a family in an *American Family Inn* costs only $12,000 for each person, or $36,000 per family annually. And if the tens of thousands of multiple dwelling properties owned by the federal government's Resolution Trust Corporation and existing emergency shelters across the country were converted into American Family Inns, the operating cost of these Inns could be reduced by as much as 25 *percent*.

American Family Inns cost one third the expense of breaking up a family, but provide up to ten times the services with tangible, longlasting results.

When the length of stay in orphanages can be as long as eighteen years and transience in and out of

Table 1: The Cost of Family Preservation vs. the Cost of Family Separation (per family/per year, in 1995 dollars)

Number of Families	American Family Inn	Orphanages and Shelters
1	$36,000	$100,000
100	$3,600,000	$10,000,000
1000	$36,000,000	$100,000,000

The cost of family preservation is significantly less than the cost of removing children from their families and placing them in orphanages.

shelters perhaps a lifetime, the savings of *American Family Inns* is irrefutable, the need to replicate this standard is unquestionable, and the social impact of the concept can be phenomenal. Regardless of how so many young families have become less functional and more dependent on public assistance than at any other time in our past, there should be little debate as to what should be done.

If we have not learned from history, we will surely repeat its mistakes. By once again placing children in orphanages and young mothers on the street we will simply be warehousing poverty. The key is *not* family separation, but family preservation through education, job readiness and training, and the socialization of responsibility and independence. With the *American Family Inn* approach we have the opportunity to, in fact, *make history;* without it we are destined to repeat one of the past's less sterling moments—with perhaps millions of orphanage placements, hundreds of thousands of young women in shelters, and hundreds of billions of dollars in unwarranted costs. *No child should be at risk, nor should the American family be allowed to become a myth.*

References

1. In July 1994, a detailed, 70-question survey was conducted through in-person interviews with homeless family heads-of-household in New York City. 498 families participated in this study, representing roughly 8 percent of all homeless families in the city shelter system. The findings in this report are based upon that study.

2. *Programs in Aid of the Poor*, Levitan, Sar. Johns Hopkins University Press, Baltimore, 1990.

3. Homes for the Homeless, a private non-profit agency, has operated four *American Family Inns*—RET Centers—for the past eight years. The majority of its funding is drawn from Emergency Assistance funds, a component of Aid to Families with Dependent Children (AFDC). To provide the breadth and depth of services described in this paper, Homes for the Homeless has found an economy of scale in size of operation to be between 90 and 120 families for each *American Family Inn*.

Article by **Ralph da Costa Nunez, Ph.D.**, President/CEO of Homes for the Homeless and the Institute for Children and Poverty. In addition to serving as a Professor of Public Affairs at Columbia University, Dr. Nunez has served in executive level policy positions dealing with homelessness and poverty at both city and state levels of government.

The American Family Inn

The RET Center Standard

- **Intake Needs Assessment:** A service plan is developed for each family upon entry to a RET Center, taking into account the unique needs of the family.
- **Health Services:** Families receive complete medical evaluations and preventive services including prenatal care for pregnant women and immunizations for children.
- **Educational Enhancement:** On-site Alternative High Schools enable adults to complete their GEDs; family literacy programs engage the entire family in learning; early childhood development centers provide preschoolers with a jump-start on their education; after-school accelerated learning programs supplement the public school education of students; recreation programs including, theater, dance and art enhance the children's creativity and socialization skills.
- **Foster Care Prevention:** Innovative crisis nurseries provides a safe haven for children at risk of abuse; intensive family counseling and crisis intervention are made available to parents and children which prevent at-risk families from having their children placed into foster care.
- **Independent Living Skills:** PLUS (Practical Living/Useful Skills) workshops address issues such as parenting, domestic violence, child development, self-esteem, housing maintenance, and budgeting to assist families in developing the independent living skills necessary to retain housing.
- **Substance Abuse Treatment:** On-site substance abuse treatment and counseling encourages family preservation by including children in therapy, unlike many programs which remove children from the family.
- **Employment Training:** An apprenticeship and employment training program gives adults the motivation, knowledge, and experience to move from welfare to workfare.
- **Post-Placement Services:** In the PLUS In New Communities (PLUS INC) program, caseworkers visit families for up to eighteen months and offer counseling, client advocacy and linkages to available community resources.

HOMES FOR THE HOMELESS is the largest provider of residential educational training services for homeless children and families in New York City. Our mission is to replace the cycle of homelessness and poverty with one of education and independence. Since our inception in 1986, we have served over 8400 families including over 18,300 children throughout New York City's five boroughs. In addition, over 4400 homeless children from shelters city-wide have attended our two summer camps.

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